

Notice of Allowability	Application No.	Applicant(s)	
	09/592,776	LEROUX ET AL.	
	Examiner	Art Unit	
	CLEMENT GRAHAM	3691	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 3/12/10.
2. ☒ The allowed claim(s) is/are 1-5 and 8-17.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some* c) ☐ None of the:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. ____.
3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).
- * Certified copies not received: ____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
- (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
- 1) ☐ hereto or 2) ☐ to Paper No./Mail Date ____.
- (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date ____.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).**
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

- | | |
|--|---|
| <p>1. <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)</p> <p>2. <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)</p> <p>3. <input type="checkbox"/> Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date ____</p> <p>4. <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit of Biological Material</p> | <p>5. <input type="checkbox"/> Notice of Informal Patent Application</p> <p>6. <input checked="" type="checkbox"/> Interview Summary (PTO-413),
Paper No./Mail Date <u>6/16/11</u>.</p> <p>7. <input checked="" type="checkbox"/> Examiner's Amendment/Comment</p> <p>8. <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance</p> <p>9. <input type="checkbox"/> Other ____.</p> |
|--|---|

ALLOWANCE

EXAMINER'S AMENDMENT

1. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Christopher Rourk June 16, 2011.

The application has been amended as follows:

Claims 18-22 has been cancelled.

Claim 1 has been replaced by;

Claim 1, A system for processing electronic payment transaction data comprising:
a front-end system configured to electronically receive transaction data from electronic data processing equipment at one or more merchants during an electronic transaction authorization process, the transaction data comprising a terminal identifier data field;
a back-end system configured to electronically receive disputed payment data from a payment system; and
a reporting system for correlating the terminal identifier data field with the disputed payment data and generating a report that identifies the terminal identifier data fields associated with the disputed payment data.

Claim 2 has been replaced by;

Claim , 2. (Currently amended) The system of claim 1 wherein the reporting system further comprises a data display system to display at least one data field from a transaction data table entry with at least one data field from a payment data table entry.

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Claim 10 has been replaced by;

Claim 10, A method for presenting transaction data comprising:

receiving transaction data generated by electronic data processing equipment at one or more merchants during an authorization process, the transaction data comprising a terminal identifier data field;

receiving payment data generated by two or more electronic payment data processing systems during a settlement process, the payment data comprising disputed payment data; and electronically correlating by a computer the terminal identifier data field with the disputed payment data to electronically generate a report that identifies the terminal identifiers associated with the disputed payment data.

Claim 11 has been replaced by;

Claim 11, The method of claim 10 further comprising displaying at least one data field from a transaction data table entry with at least one data field from a payment data table entry.

Allowable Subject Matter

2. Claims 1-5, 8-17 are allowable over the art of record.

3. The following is a statement of reasons for indication of allowable subject matter. The prior art fails to teach, or suggest, the limitations of:
(electronically correlating by a computer the terminal identifier data field with the disputed payment data to electronically generate a report that identifies the terminal identifiers associated with the disputed payment data) as recited in the instant claims.

Linehan (US Patent No: 6, 327, 578) taken alone or in combination with others fail to teach or suggest “electronically correlating by a computer the terminal identifier data field with the disputed

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payment data to electronically generate a report that identifies the terminal identifiers associated with the disputed payment data” as recited in the instant claims.

Cockrill (US Patent No: 6, 332, 133) taken alone or in combination fail to teach or suggest” electronically correlating by a computer the terminal identifier data field with the disputed payment data to electronically generate a report that identifies the terminal identifiers associated with the disputed payment data “ as recited in the instant claims.

Scala Named 'Best E-Commerce Enabling Application' In Gartner E-Commerce Competition, PR Newswire. New York: Apr 29, 1999. pg. 1) NEW YORK, April 29 /PRNewswire/ -- Scala Business Solutions

N.V. (www.scala.se),(taken alone or in combination fail to teach or suggest” electronically correlating by a computer the terminal identifier data field with the disputed payment data to electronically generate a report that identifies the terminal identifiers associated with the disputed payment data “ as recited in the instant claims.

Conclusion

4. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Clement Graham whose telephone number is (571)272-6795. The examiner can normally be reached on 7am to 5pm from 7:00AM to 5:30PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner’s supervisor, Alexander Kalinowski can be reached on (571) 272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Alexander Kalinowski/

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Supervisory Patent Examiner, Art Unit
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June 16, 2011